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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/813,260	03/31/2004	Paul A. Thomas	05997.0013-03000

Finnegan, Henderson, Farabow,  
Garrett & Dunner, L.L.P.  
1300 I Street, N.W.  
Washington, DC 20005-3315

CONFIRMATION NO. 5447  
FORMALITIES LETTER  
\*OC000000012937415\*  
\*OC000000012937415\*

Date Mailed: 06/14/2004

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted***Items Required To Avoid Abandonment:**

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

**SUMMARY OF FEES DUE:**

Total additional fee(s) required for this application is \$130 for a Large Entity

- \$130 Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts  
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JUN 16 2004

FINNEGAN, HENDERSON, FARABOW,  
GARRETT AND DUNNER, LLP

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*A copy of this notice **MUST** be returned with the reply.*

*EW*  

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Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY



PATENT  
Customer No. 22,852  
Attorney Docket No. 05997.0013-0300

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Paul A. THOMAS et al. ) Group Art Unit: 3624  
Application No.: 10/813,260 ) Examiner: Unassigned  
Filed: March 31, 2004 ) Confirmation No.: 5447  
For: RISK-BASED REFERENCE POOL )  
CAPITAL REDUCING SYSTEMS )  
AND METHODS )

**Mail Stop Missing Parts**  
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Sir:

**RESPONSE TO NOTICE TO FILE  
MISSING PARTS OF APPLICATION**

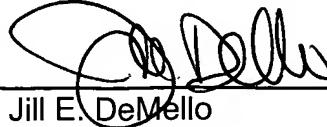
In response to the communication of June 14, 2004, Applicants submit a Declaration/Power of Attorney for filing in this application, the required fee of \$130.00, and a copy of the Notice of Missing Parts.

Please associate the enclosed declaration with the application, grant any extensions of time required to enter this response, and charge any additional required fees to our deposit account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: August 11, 2004

By:   
Jill E. DeMello  
Reg. No. 42,477